

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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Chapter 13

IN RE:

Kamrun Haider

Case No. 09-49421

Debtor(s)

Chapter 13 Plan

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1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee , and the debtor(s) shall pay to the trustee for a total of 60 months, the sum of:

Total of \$800.00 commencing Nov 10, 2009 through and including the period of  
October 10, 2014 .

From the payments so received, the trustee shall make disbursements as follows:

- (a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.
- (b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows.

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES and INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S).

Deutsche Bank National Trust Company as Trustee for Morgan Stanley Mortgage (Standing yet to be ascertained) to be paid pre-petition arrears in the sum of \$39554.17 plus 0 % interest over the life of the plan i.e. \$659.24 per month. (This is an interest only mortgage)

Secured Claim Number 7 of New York City Water Board to be paid in full \$1996.57 at 9% interest over the life of the plan. (\$41.45 a month)

Second Equity Lien held by Home Equity Servicing (Saxon Mortgage Servicing Inc.) shall be deemed unsecured for the plan purposes as per the order of Hon'ble Judge Feller on October 18, 2010.

- (c) Subsequent and/or concurrently with distribution to secured creditors , dividends to **unsecured creditors** whose claims are duly allowed as follows: **PRO RATA DISTRIBUTION TO ALL TIMELY FILED PROOF OF CLAIMS.**

2. All lease agreements are hereby assumed, unless specifically rejected as follows: None.

3. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2 (c) less than one hundred percent (100%), the debtor(s) shall provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15<sup>th</sup> of the year following the Tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15<sup>th</sup> of the year in which the tax returns are filed.

Title to the debtor(s) property shall revert in the debtor(s) upon completion of the plan or dismissal of the case, unless otherwise provided in the order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1500.00 without written consent of the Chapter 13 trustee or the Court.

/s/ Kamrun Haider  
Kamrun Haider, Debtor

Dated: November 16, 2010